

TO: Ann Swartz, Esq. and Mr. Scott F. Waterman  
FROM: Stephen Roache



I'm Stephen Roache, the above named defendant in Chapter 13 Bankruptcy Case No. 18-16813, and I'm asking for you, your client and the Court's consideration, understanding and help in this matter. What I'm requesting of you all, is to reconsider the facts, that something is very wrong with this action. I'm being wronged as well as the trustee Mr. Scott F Waterman that is also being wronged. I have spoke to Mr. Waterman on more than one occasion and I believe that he is not the kind of person that would know I was missing so many payments and not say something to me about it. Which why I'm saying something is wrong here. I believe someone has slipped a joker in the deck to finally get what they've been wanting. This case Dismissed in this way.

Because I never missed all those payments, I'm being accussed of missing. Also, even if the planets aligned in such a way to make this something that I would even attempt to do. something so unlike me, as well as Dumb. With me knowing the consequences. Also why wasn't I notfied when the first payment was suppose to be missed. Then to make matters worst, How was it that more than \$2,000 in payments, were also missed and I wasn't notified until now, and in this way. I'm now asking Mr. Waterman. Please give me some time and a chance to get this debt paid. By dropping and or stopping any attempts to dismiss my Bankruptcy case No: 18 - 16813.

Before I've had a chance to, make this right.

THANK YOU VERY MUCH.

STEPHEN ROACHE.

SIGNED:

09/25/2023.

Stephen Roache

18-16813

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18-16813-AMC STEPHEN ROACHE (xxx-xx-3396)

1102 CHILDS  
AVENUE • •  
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• 19026

\$656.00 MO

Bar Date(s):

12/21/2018 (has passed)  
4/10/2019 (has passed)

Confirmed:

4/10/2019

Case Status:

Active

Trustee: Scott F. Waterman

Attorney: BRAD J SADEK ESQ

## Debtor Pay Schedules

Start Date	Number Periods	Amount	How Often	Who's Paying	Order Date	Action
11/11/2018	5.00	\$375.00	MONTHLY	STEPHEN ROACHE		
4/11/2019	55.00	\$656.00	MONTHLY	STEPHEN ROACHE		
11/11/2023	end of plan	\$0.00	MONTHLY	STEPHEN ROACHE		

## Forgive Information

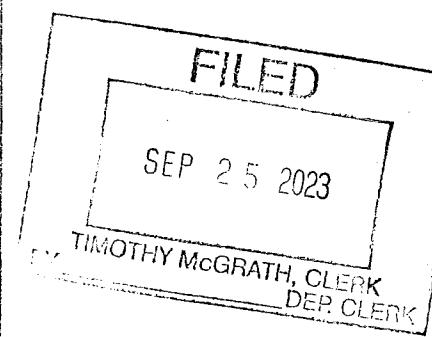
Date	Amount	Description

### Payments Expected for Step 1:

Period	Start Date	End Date	Payment Amount	Expected	Total
1	11/11/2018	12/10/2018		\$375.00	\$375.00
2	12/11/2018	1/10/2019		\$375.00	\$750.00
3	1/11/2019	2/10/2019		\$375.00	\$1,125.00
4	2/11/2019	3/10/2019		\$375.00	\$1,500.00
5	3/11/2019	4/10/2019		\$375.00	\$1,875.00
Total					<b>\$1,875.00</b>

### Payments Expected for Step 2:

Period	Start Date	End Date	Payment Amount	Expected	Total
1	4/11/2019	5/10/2019		\$656.00	\$656.00
2	5/11/2019	6/10/2019		\$656.00	\$1,312.00
3	6/11/2019	7/10/2019		\$656.00	\$1,968.00
4	7/11/2019	8/10/2019		\$656.00	\$2,624.00
5	8/11/2019	9/10/2019		\$656.00	\$3,280.00
6	9/11/2019	10/10/2019		\$656.00	\$3,936.00
7	10/11/2019	11/10/2019		\$656.00	\$4,592.00
8	11/11/2019	12/10/2019		\$656.00	\$5,248.00
9	12/11/2019	1/10/2020		\$656.00	\$5,904.00
10	1/11/2020	2/10/2020		\$656.00	\$6,560.00
11	2/11/2020	3/10/2020		\$656.00	\$7,216.00
12	3/11/2020	4/10/2020		\$656.00	\$7,872.00
13	4/11/2020	5/10/2020		\$656.00	\$8,528.00
14	5/11/2020	6/10/2020		\$656.00	\$9,184.00
15	6/11/2020	7/10/2020		\$656.00	\$9,840.00
16	7/11/2020	8/10/2020		\$656.00	\$10,496.00
17	8/11/2020	9/10/2020		\$656.00	\$11,152.00
18	9/11/2020	10/10/2020		\$656.00	\$11,808.00
19	10/11/2020	11/10/2020		\$656.00	\$12,464.00
20	11/11/2020	12/10/2020		\$656.00	\$13,120.00
21	12/11/2020	1/10/2021		\$656.00	\$13,776.00
22	1/11/2021	2/10/2021		\$656.00	\$14,432.00
23	2/11/2021	3/10/2021		\$656.00	\$15,088.00
24	3/11/2021	4/10/2021		\$656.00	\$15,744.00
25	4/11/2021	5/10/2021		\$656.00	\$16,400.00
26	5/11/2021	6/10/2021		\$656.00	\$17,056.00
27	6/11/2021	7/10/2021		\$656.00	\$17,712.00
28	7/11/2021	8/10/2021		\$656.00	\$18,368.00
29	8/11/2021	9/10/2021		\$656.00	\$19,024.00
30	9/11/2021	10/10/2021		\$656.00	\$19,680.00
31	10/11/2021	11/10/2021		\$656.00	\$20,336.00
32	11/11/2021	12/10/2021		\$656.00	\$20,992.00
33	12/11/2021	1/10/2022		\$656.00	\$21,648.00
34	1/11/2022	2/10/2022		\$656.00	\$22,304.00
35	2/11/2022	3/10/2022		\$656.00	\$22,960.00
36	3/11/2022	4/10/2022		\$656.00	\$23,616.00
37	4/11/2022	5/10/2022		\$656.00	\$24,272.00



38	5/11/2022	6/10/2022		\$656.00	\$24,928.00
39	6/11/2022	7/10/2022		\$656.00	\$25,584.00
40	7/11/2022	8/10/2022		\$656.00	\$26,240.00
41	8/11/2022	9/10/2022		\$656.00	\$26,896.00
42	9/11/2022	10/10/2022		\$656.00	\$27,552.00
43	10/11/2022	11/10/2022		\$656.00	\$28,208.00
44	11/11/2022	12/10/2022		\$656.00	\$28,864.00
45	12/11/2022	1/10/2023		\$656.00	\$29,520.00
46	1/11/2023	2/10/2023		\$656.00	\$30,176.00
47	2/11/2023	3/10/2023		\$656.00	\$30,832.00
48	3/11/2023	4/10/2023		\$656.00	\$31,488.00
49	4/11/2023	5/10/2023		\$656.00	\$32,144.00
50	5/11/2023	6/10/2023		\$656.00	\$32,800.00
51	6/11/2023	7/10/2023		\$656.00	\$33,456.00
52	7/11/2023	8/10/2023		\$656.00	\$34,112.00
53	8/11/2023	9/10/2023		\$656.00	\$34,768.00
54	9/11/2023	10/10/2023		\$656.00	\$35,424.00
55	10/11/2023	11/10/2023		\$656.00	\$36,080.00
<b>Total</b>					<b>\$36,080.00</b>

**Payments Expected for Step 3:**

			Payment Amount Expected	Total
1	11/11/2023	12/10/2023	\$0.00	\$0.00
2	12/11/2023	1/10/2024	\$0.00	\$0.00
3	1/11/2024	2/10/2024	\$0.00	\$0.00
4	2/11/2024	3/10/2024	\$0.00	\$0.00
5	3/11/2024	4/10/2024	\$0.00	\$0.00
6	4/11/2024	5/10/2024	\$0.00	\$0.00
7	5/11/2024	6/10/2024	\$0.00	\$0.00
8	6/11/2024	7/10/2024	\$0.00	\$0.00
9	7/11/2024	8/10/2024	\$0.00	\$0.00
10	8/11/2024	9/10/2024	\$0.00	\$0.00
11	9/11/2024	10/10/2024	\$0.00	\$0.00
12	10/11/2024	11/10/2024	\$0.00	\$0.00
13	11/11/2024	12/10/2024	\$0.00	\$0.00
14	12/11/2024	1/10/2025	\$0.00	\$0.00
15	1/11/2025	2/10/2025	\$0.00	\$0.00
16	2/11/2025	3/10/2025	\$0.00	\$0.00
17	3/11/2025	4/10/2025	\$0.00	\$0.00
18	4/11/2025	5/10/2025	\$0.00	\$0.00
19	5/11/2025	6/10/2025	\$0.00	\$0.00
20	6/11/2025	7/10/2025	\$0.00	\$0.00
21	7/11/2025	8/10/2025	\$0.00	\$0.00
22	8/11/2025	9/10/2025	\$0.00	\$0.00
<b>Total</b>				<b>\$0.00</b>

**Breakdown for Combined Schedules**

Period	Date (Month/Year)	Payment Due	Payment Received	Forgiven Amount	Amount Due
1	11/2018	\$375.00	\$375.00		\$0.00
2	12/2018	\$375.00			\$375.00
3	1/2019	\$375.00	\$750.00		\$0.00
4	2/2019	\$375.00	\$375.00		\$0.00
5	3/2019	\$375.00	\$375.00		\$0.00
6	4/2019	\$656.00	\$375.00		\$281.00
7	5/2019	\$656.00	\$656.00		\$281.00
8	6/2019	\$656.00			\$937.00
9	7/2019	\$656.00	\$939.00		\$654.00
10	8/2019	\$656.00	\$657.00		\$653.00
11	9/2019	\$656.00			\$1,309.00
12	10/2019	\$656.00	\$656.00		\$1,309.00
13	11/2019	\$656.00	\$656.00		\$1,309.00
14	12/2019	\$656.00	\$656.00		\$1,309.00
15	1/2020	\$656.00	\$656.00		\$1,309.00
16	2/2020	\$656.00	\$656.00		\$1,309.00
17	3/2020	\$656.00	\$656.00		\$1,309.00
18	4/2020	\$656.00	\$656.00		\$1,309.00
19	5/2020	\$656.00	\$656.00		\$1,309.00
20	6/2020	\$656.00	\$656.00		\$1,309.00

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18-16813-AMC STEPHEN ROACHE (xxx-xx-3396)	1102 CHILDS AVENUE • • DREXEL HILL • PA • 19026	\$656.00 MO	Bar Date(s):	12/21/2018 (has passed) 4/10/2019 (has passed)
Trustee: Scott F. Waterman	Attorney: BRAD J SADEK ESQ		Confirmed:	4/10/2019
			Case Status:	Active

**Debtor Pay Schedules**

Start Date	Number Periods	Amount	How Often	Who's Paying	Order Date	Action
11/11/2018	5.00	\$375.00	MONTHLY	STEPHEN ROACHE		
4/11/2019	55.00	\$656.00	MONTHLY	STEPHEN ROACHE		
11/11/2023	end of plan	\$0.00	MONTHLY	STEPHEN ROACHE		

**Forgive Information**

Date	Amount	Description

**Payments Expected for Step 1:**

Period	Start Date	End Date	Payment Amount Expected	Total
1	11/11/2018	12/10/2018	\$375.00	\$375.00
2	12/11/2018	1/10/2019	\$375.00	\$750.00
3	1/11/2019	2/10/2019	\$375.00	\$1,125.00
4	2/11/2019	3/10/2019	\$375.00	\$1,500.00
5	3/11/2019	4/10/2019	\$375.00	\$1,875.00
Total				<b>\$1,875.00</b>

**Payments Expected for Step 2:**

Period	Start Date	End Date	Payment Amount Expected	Total
1	4/11/2019	5/10/2019	\$656.00	\$656.00
2	5/11/2019	6/10/2019	\$656.00	\$1,312.00
3	6/11/2019	7/10/2019	\$656.00	\$1,968.00
4	7/11/2019	8/10/2019	\$656.00	\$2,624.00
5	8/11/2019	9/10/2019	\$656.00	\$3,280.00
6	9/11/2019	10/10/2019	\$656.00	\$3,936.00
7	10/11/2019	11/10/2019	\$656.00	\$4,592.00
8	11/11/2019	12/10/2019	\$656.00	\$5,248.00
9	12/11/2019	1/10/2020	\$656.00	\$5,904.00
10	1/11/2020	2/10/2020	\$656.00	\$6,560.00
11	2/11/2020	3/10/2020	\$656.00	\$7,216.00
12	3/11/2020	4/10/2020	\$656.00	\$7,872.00
13	4/11/2020	5/10/2020	\$656.00	\$8,528.00
14	5/11/2020	6/10/2020	\$656.00	\$9,184.00
15	6/11/2020	7/10/2020	\$656.00	\$9,840.00
16	7/11/2020	8/10/2020	\$656.00	\$10,496.00
17	8/11/2020	9/10/2020	\$656.00	\$11,152.00
18	9/11/2020	10/10/2020	\$656.00	\$11,808.00
19	10/11/2020	11/10/2020	\$656.00	\$12,464.00
20	11/11/2020	12/10/2020	\$656.00	\$13,120.00
21	12/11/2020	1/10/2021	\$656.00	\$13,776.00
22	1/11/2021	2/10/2021	\$656.00	\$14,432.00
23	2/11/2021	3/10/2021	\$656.00	\$15,088.00
24	3/11/2021	4/10/2021	\$656.00	\$15,744.00
25	4/11/2021	5/10/2021	\$656.00	\$16,400.00
26	5/11/2021	6/10/2021	\$656.00	\$17,056.00
27	6/11/2021	7/10/2021	\$656.00	\$17,712.00
28	7/11/2021	8/10/2021	\$656.00	\$18,368.00
29	8/11/2021	9/10/2021	\$656.00	\$19,024.00
30	9/11/2021	10/10/2021	\$656.00	\$19,680.00
31	10/11/2021	11/10/2021	\$656.00	\$20,336.00
32	11/11/2021	12/10/2021	\$656.00	\$20,992.00
33	12/11/2021	1/10/2022	\$656.00	\$21,648.00
34	1/11/2022	2/10/2022	\$656.00	\$22,304.00
35	2/11/2022	3/10/2022	\$656.00	\$22,960.00
36	3/11/2022	4/10/2022	\$656.00	\$23,616.00
37	4/11/2022	5/10/2022	\$656.00	\$24,272.00

38	5/11/2022	6/10/2022		\$656.00	\$24,928.00
39	6/11/2022	7/10/2022		\$656.00	\$25,584.00
40	7/11/2022	8/10/2022		\$656.00	\$26,240.00
41	8/11/2022	9/10/2022		\$656.00	\$26,896.00
42	9/11/2022	10/10/2022		\$656.00	\$27,552.00
43	10/11/2022	11/10/2022		\$656.00	\$28,208.00
44	11/11/2022	12/10/2022		\$656.00	\$28,864.00
45	12/11/2022	1/10/2023		\$656.00	\$29,520.00
46	1/11/2023	2/10/2023		\$656.00	\$30,176.00
47	2/11/2023	3/10/2023		\$656.00	\$30,832.00
48	3/11/2023	4/10/2023		\$656.00	\$31,488.00
49	4/11/2023	5/10/2023		\$656.00	\$32,144.00
50	5/11/2023	6/10/2023		\$656.00	\$32,800.00
51	6/11/2023	7/10/2023		\$656.00	\$33,456.00
52	7/11/2023	8/10/2023		\$656.00	\$34,112.00
53	8/11/2023	9/10/2023		\$656.00	\$34,768.00
54	9/11/2023	10/10/2023		\$656.00	\$35,424.00
55	10/11/2023	11/10/2023		\$656.00	\$36,080.00
<b>Total</b>					<b>\$36,080.00</b>

#### Payments Expected for Step 3:

Period	Start Date	End Date	Payment Amount Expected	Total
1	11/11/2023	12/10/2023	\$0.00	\$0.00
2	12/11/2023	1/10/2024	\$0.00	\$0.00
3	1/11/2024	2/10/2024	\$0.00	\$0.00
4	2/11/2024	3/10/2024	\$0.00	\$0.00
5	3/11/2024	4/10/2024	\$0.00	\$0.00
6	4/11/2024	5/10/2024	\$0.00	\$0.00
7	5/11/2024	6/10/2024	\$0.00	\$0.00
8	6/11/2024	7/10/2024	\$0.00	\$0.00
9	7/11/2024	8/10/2024	\$0.00	\$0.00
10	8/11/2024	9/10/2024	\$0.00	\$0.00
11	9/11/2024	10/10/2024	\$0.00	\$0.00
12	10/11/2024	11/10/2024	\$0.00	\$0.00
13	11/11/2024	12/10/2024	\$0.00	\$0.00
14	12/11/2024	1/10/2025	\$0.00	\$0.00
15	1/11/2025	2/10/2025	\$0.00	\$0.00
16	2/11/2025	3/10/2025	\$0.00	\$0.00
17	3/11/2025	4/10/2025	\$0.00	\$0.00
18	4/11/2025	5/10/2025	\$0.00	\$0.00
19	5/11/2025	6/10/2025	\$0.00	\$0.00
20	6/11/2025	7/10/2025	\$0.00	\$0.00
21	7/11/2025	8/10/2025	\$0.00	\$0.00
22	8/11/2025	9/10/2025	\$0.00	\$0.00
<b>Total</b>				<b>\$0.00</b>

#### Breakdown for Combined Schedules

Period	Date (Month/Year)	Payment Due	Payment Received	Forgive Amount	Amount Due
1	11/2018	\$375.00	\$375.00		\$0.00
2	12/2018	\$375.00			\$375.00
3	1/2019	\$375.00	\$750.00		\$0.00
4	2/2019	\$375.00	\$375.00		\$0.00
5	3/2019	\$375.00	\$375.00		\$0.00
6	4/2019	\$656.00	\$375.00		\$281.00
7	5/2019	\$656.00	\$656.00		\$281.00
8	6/2019	\$656.00			\$937.00
9	7/2019	\$656.00	\$939.00		\$654.00
10	8/2019	\$656.00	\$657.00		\$653.00
11	9/2019	\$656.00			\$1,309.00
12	10/2019	\$656.00	\$656.00		\$1,309.00
13	11/2019	\$656.00	\$656.00		\$1,309.00
14	12/2019	\$656.00	\$656.00		\$1,309.00
15	1/2020	\$656.00	\$656.00		\$1,309.00
16	2/2020	\$656.00	\$656.00		\$1,309.00
17	3/2020	\$656.00	\$656.00		\$1,309.00
18	4/2020	\$656.00	\$656.00		\$1,309.00
19	5/2020	\$656.00	\$656.00		\$1,309.00
20	6/2020	\$656.00	\$656.00		\$1,309.00

21	7/2020	\$656.00	\$656.00	\$1,309.00
22	8/2020	\$656.00	\$656.00	\$1,309.00
23	9/2020	\$656.00	\$656.00	\$1,309.00
24	10/2020	\$656.00	\$656.00	\$1,309.00
25	11/2020	\$656.00	\$656.00	\$1,309.00
26	12/2020	\$656.00	\$656.00	\$1,309.00
27	1/2021	\$656.00	\$656.00	\$1,309.00
28	2/2021	\$656.00		\$1,965.00
29	3/2021	\$656.00	\$1,312.00	\$1,309.00
30	4/2021	\$656.00	\$656.00	\$1,309.00
31	5/2021	\$656.00	\$656.00	\$1,309.00
32	6/2021	\$656.00	\$656.00	\$1,309.00
33	7/2021	\$656.00	\$656.00	\$1,309.00
34	8/2021	\$656.00	\$656.00	\$1,309.00
35	9/2021	\$656.00	\$656.00	\$1,309.00
36	10/2021	\$656.00	\$656.00	\$1,309.00
37	11/2021	\$656.00	\$656.00	\$1,309.00
38	12/2021	\$656.00	\$656.00	\$1,309.00
39	1/2022	\$656.00		\$1,965.00
40	2/2022	\$656.00	\$656.00	\$1,965.00
41	3/2022	\$656.00	\$656.00	\$1,965.00
42	4/2022	\$656.00	\$656.00	\$1,965.00
43	5/2022	\$656.00	\$656.00	\$1,965.00
44	6/2022	\$656.00	\$656.00	\$1,965.00
45	7/2022	\$656.00		\$2,621.00
46	8/2022	\$656.00	\$1,312.00	\$1,965.00
47	9/2022	\$656.00	\$656.00	\$1,965.00
48	10/2022	\$656.00	\$656.00	\$1,965.00
49	11/2022	\$656.00	\$656.00	\$1,965.00
50	12/2022	\$656.00	\$656.00	\$1,965.00
51	1/2023	\$656.00	\$656.00	\$1,965.00
52	2/2023	\$656.00	\$656.00	\$1,965.00
53	3/2023	\$656.00	\$656.00	\$1,965.00
54	4/2023	\$656.00	\$656.00	\$1,965.00
55	5/2023	\$656.00	\$656.00	\$1,965.00
56	6/2023	\$656.00	\$656.00	\$1,965.00
57	7/2023	\$656.00	\$656.00	\$1,965.00
58	8/2023	\$656.00	\$656.00	\$1,965.00
59	9/2023	\$656.00		\$2,621.00

**Total Delinquent Amount: \$2,621.00**